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 DATE: Saturday, October 29, 2005 [Printable Copy](#) [Create Case](#)

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	<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>		
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	<i>DB=USPT; PLUR=YES; OP=OR</i>		
<u>L30</u>	(5878403 5592590 5550734 5262941 4774664 5611052 5696907 4866634 5227874 5583778 5383113 5111395 3316395)! [PN]	13	<u>L30</u>
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<u>L29</u>	('6202053')[ABPN1,NRPN,PN,TBAN,WKU]	2	<u>L29</u>
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<u>L25</u>	6249775.pn.	2	<u>L25</u>
<u>L24</u>	('6078903')[URPN]	2	<u>L24</u>

<u>L23</u>	('6078903')[ABPN1,NRPN,PN,TBAN,WKU]	2	<u>L23</u>
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<u>L19</u>	"vintage analysis"	5	<u>L19</u>
<u>L18</u>	L17 and 705/36	21	<u>L18</u>
<u>L17</u>	strategic and analytics	538	<u>L17</u>
<u>L16</u>	L15 and environment	18	<u>L16</u>
<u>L15</u>	L14 and (management with policy or management near policy or management adj policy)	20	<u>L15</u>
<u>L14</u>	portfolio and (market with competition or market near competition or market adj competition)	232	<u>L14</u>
<u>L13</u>	110 and (market with competition or market near competition or market adj competition)	0	<u>L13</u>
<u>L12</u>	110 and (seasonality or season)	7	<u>L12</u>
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<u>L5</u>	L3 and (vintage near behavior or age near analysis or risk near manage\$)	1439	<u>L5</u>
<u>L4</u>	L3 and vintage near2 behavior	0	<u>L4</u>
<u>L3</u>	705.clas.	37573	<u>L3</u>
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L24: Entry 2 of 2

File: USPT

Jun 11, 2002

US-PAT-NO: 6405179

DOCUMENT-IDENTIFIER: US 6405179 B1

TITLE: System and method for data collection, evaluation, information generation, and presentation

DATE-ISSUED: June 11, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Rebane; George J.	Topanga	CA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Saddle Peak Systems	Topanga	CA			02

APPL-NO: 09/498922 [\[PALM\]](#)

DATE FILED: February 4, 2000

PARENT-CASE:

This application is a continuation of Ser. No. 09/042,592 filed on Mar. 16, 1998 now U.S. Pat. No. 6,078,904 of George J. Rebane Cosner entitled "Risk Direct Asset Allocation and Risk Resolved CAPM for Optimally Allocating Investment Assets in an Investment Portfolio", the entire disclosure of which is hereby incorporated by reference including the microfiche appendix attached thereto, as if set forth in its entirety herein. MICROFICHE APPENDIX This application includes a microfiche appendix, including 1 sheet of microfiche and a total of 36 frames.

INT-CL: [07] [G06 F 17/60](#)

US-CL-ISSUED: 705/36; 705/35

US-CL-CURRENT: [705/36R](#); [705/35](#)

FIELD-OF-SEARCH: 705/35, 705/36, 705/1

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	5774881	June 1998	Friend et al.	705/36
<input type="checkbox"/>	5784696	July 1998	Melnikoff	705/36
<input type="checkbox"/>	5799287	August 1998	Dembo	705/36
<input type="checkbox"/>	5806049	September 1998	Petruzzi	705/36

<input type="checkbox"/>	<u>5812987</u>	September 1998	Luskin et al.	705/36
<input type="checkbox"/>	<u>5812988</u>	September 1998	Sandretto	705/36
<input type="checkbox"/>	<u>5819237</u>	October 1998	Garman	705/36
<input type="checkbox"/>	<u>5852811</u>	December 1998	Atkins	705/36
<input type="checkbox"/>	<u>5884287</u>	March 1999	Edesses	705/36
<input type="checkbox"/>	<u>5911135</u>	June 1999	Atkins	705/36
<input type="checkbox"/>	<u>6021397</u>	February 2000	Jones et al.	705/36
<input type="checkbox"/>	<u>6055517</u>	April 2000	Friend et al.	705/36
<input type="checkbox"/>	<u>6061662</u>	May 2000	Makivic	705/36
<input type="checkbox"/>	<u>6078903</u>	June 2000	Kealhofer	705/36
<input type="checkbox"/>	<u>6154732</u>	November 2000	Tarbox	705/36
<input type="checkbox"/>	<u>6219650</u>	April 2001	Friend et al.	705/36
<input type="checkbox"/>	<u>6275814</u>	August 2001	Giansante et al.	705/36

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	CLASS
0572281	December 1993	EP	

OTHER PUBLICATIONS

Droms, William G., "Global Asset Allocation for Individual Investors", CPA Journal, vol. 64, No. 9, pp. 26-30, Sep. 1994.*

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ART-UNIT: 2161

PRIMARY-EXAMINER: Trammell; James P.

ASSISTANT-EXAMINER: Hayes; John W.

ATTY-AGENT-FIRM: Ganz Law, P.C. Ganz, Esq.; Bradley M.

ABSTRACT:

A system and method for the optimal allocation of investment funds among a portfolio of investments, and the optimal selection of candidate investments for the portfolio to optimize the financial risk of the investor relative to the financial returns. The system and method create risk tolerance functions for the investor which describe the investor's monetary utility through probability preferences with respect to specific currency amounts relative to the investor's overall assets restricted to the investors monetary range of interest. The risk tolerance function is then used in conjunction with a computed probability density function of the investment portfolio to create a probability density function of the investor's probability preferences with respect to the investor's risk tolerance function. The probability density function expresses the dispersion of risk preferences that the investor would experience as a result of the investment allocation. Investment funds are allocated to the investments of the portfolio by maximizing the expected value of the probability density function of the investor's probability preferences within a rich environment of possible parameters

20 Claims, 12 Drawing figures

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L27: Entry 1 of 4

File: USPT

Oct 12, 1999

US-PAT-NO: 5966700

DOCUMENT-IDENTIFIER: US 5966700 A

TITLE: Management system for risk sharing of mortgage pools

DATE-ISSUED: October 12, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Gould; Kenneth L.	Lake Forest	IL		
Pollock; Alex J.	Lake Forest	IL		
Lundstrom; Roger D.	Arlington Heights	IL		
Whelan; Frank D.	Lake Barrington	IL		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Federal Home Loan Bank of Chicago	Chicago	IL			02

APPL-NO: 08/997119 [\[PALM\]](#)

DATE FILED: December 23, 1997

INT-CL: [06] G06 F 15/00, G06 F 15/21, G06 F 17/60, G06 F 19/00

US-CL-ISSUED: 705/38; 705/35

US-CL-CURRENT: 705/38; 705/35

FIELD-OF-SEARCH: 705/35, 705/38

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>4876648</u>	October 1989	Lloyd	705/38
<input type="checkbox"/>	<u>4953085</u>	August 1990	Atkins	705/36
<input type="checkbox"/>	<u>5611052</u>	March 1997	Dykstra et al.	705/38
<input type="checkbox"/>	<u>5644726</u>	July 1997	Oppenheimer	705/38

ART-UNIT: 277

PRIMARY-EXAMINER: MacDonald; Allen R.

ASSISTANT-EXAMINER: Myhre; James W.

ATTY-AGENT-FIRM: Mayer, Brown & Platt

ABSTRACT:

The present invention relates to a computer system for managing the allocation of mortgage pool risk between a mortgage originator and a funding institution. The mortgage originator issues a mortgage and the funding institution agrees to assume certain risks such as interest rate and credit risk for the mortgage up to a certain percentage. The mortgage originator and the funding institution enter into a Master Commitment agreement which has an overall credit enhancement value for mortgage funding by the mortgage originator. The system has an input device capable of receiving mortgage data from the mortgage originator. A memory has a database storing the data relating to the mortgage loan, Master Commitment, financial institution and rate and fees. A processor calculates a credit enhancement value as a function of the probability of foreclosure and the severity of loss indicated by mortgage data. An output device produces a delivery commitment in which the mortgage originator assumes obligation for losses up to the credit enhancement value and the funding institution assumes obligation for additional losses.

12 Claims, 24 Drawing figures

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